

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA,
WESTERN DIVISION**

IN RE:
SHANDRILLA NETESHA GATER-LONG
Social Security No. XXX-XX-5642

BK 14-71077-BGC-13

Debtor.

CONFIRMATION ORDER

Notice of a hearing on confirmation of debtor's Chapter 13 plan, dated June 20, 2014, having been given to the debtor and all scheduled creditors; and the hearing having been held on September 2, 2014, it is hereby

ORDERED, DECREED AND ADJUDGED:

1. The debtor's plan is hereby **CONFIRMED**.
2. Each creditor must file a written proof of claim in the form provided by law to participate in disbursements under the plan. Claims will be paid as duly filed, without hearing, unless a written objection is filed as provided by the Bankruptcy Code. If an objection is filed, the court will conduct a hearing to determine the allowed amount of the claim.
3. The debtor shall pay C. David Cottingham, Standing Trustee, **\$1,197.00 per month for 60 months** beginning immediately. From the funds paid to the trustee, attorney's fees of **\$2,200.00** are allowed to **KATHRYN L. BETTIS**. **Beginning October 1, 2014** the attorney fee shall be paid as follows: **\$2,000.00** payable as part of initial administrative costs, and **\$30.00** per month until paid in full. If proper proofs of claim are filed, the remaining plan funds will be paid in the following way:

Vanderbilt Mortgage	Claim #	1	\$ 545.00	Per month	5%
Tower Loan	Claim #	2	70.14	Per month	5%
Car Max	Unfiled		444.00	Per month	5%
Money Matters	Unfiled		24.00	Per month	5%

CAPITAL ONE/YAMAHA: Debtor proposes to surrender any/all remaining interest in collateral of a 4-wheeler to Capital One/Yamaha, and the Court approves this proposal; Capital One/Yamaha is GRANTED relief from the automatic stay as to debtor's interest in said collateral.

OBJECTION TO CONFIRMATION FILED BY VANDERBILT MORTGAGE SETTLED PURSUANT TO SEPARATE ORDER.

TRUSTEE'S OBJECTION TO CONFIRMATION IS WITHDRAWN.

The trustee shall distribute the balance left after these fixed payments pro rata among the debtor's other creditors with allowed proofs of claim with payment continuing until **\$1,000.00** has been paid pro rata to all unsecured claims. Any debt not addressed by this order shall be administered in accordance with the debtor's confirmed plan and applicable law.

All creditors whose claims are paid direct by Debtor are granted limited relief from automatic stay to contact the Debtor by mail or telephone concerning the payment of post-petition (no pre-petition) monthly installment payments.

If this case is dismissed or converted, any monies received prior to the date of the notice of conversion or the order of dismissal shall be distributed according to the confirmed plan. Any monies received after a notice of conversion shall be distributed to the Chapter 7 Trustee and the debtor in care of the Chapter 7 Trustee. Any monies received after an order of dismissal shall be distributed to the debtor.

Dated: September 12, 2014.

/s/ Benjamin Cohen
BENJAMIN COHEN
United States Bankruptcy Judge